

Amendments to the Claims

1. (original) A method comprising:

- (a) providing in an automated banking machine a document requiring a signature to achieve a legal effect;
- (b) receiving at least one input from a user of the machine indicative that the user agrees that the user's electronic signature shall include data corresponding to at least one image of at least a portion of the user;
- (c) acquiring the data corresponding to at least one image of the user through operation of the machine.

2. (original) The method according to claim 1 and further comprising:

- (d) applying indicia corresponding to the at least one image to the document.

3. (original) The method according to claim 2 wherein in step (d) the indicia comprises a visual representation of at least a portion of the user.

4. (original) The method according to claim 3 wherein in step (d) the visual representation comprises a visual representation of the user's face.

5. (original) The method according to claim 2 wherein the indicia comprises machine readable indicia.

6. (original) The method according to claim 1 wherein the at least one image comprises an image of the user's face.

7. (original) The method according to claim 1 wherein the at least one image comprises an image of a fingerprint of the user.

8. (original) The method according to claim 1 wherein the at least one image comprises an image of an iris of the user.

9. (original) The method according to claim 1 and further comprising:

producing an electronic representation of at least one portion of the document with an imaging device in the machine.

10. (original) The method according to claim 9 and further comprising:

storing in at least one data store, the electronic representation of the at least one portion of the document in correlated relation with the data corresponding to the at least one image of the user.

11. (original) The method according to claim 1 and further comprising storing in at least one data store, data corresponding to the at least one input in correlated relation with the data corresponding to the at least one image.

12. (original) The method according to claim 2 and further comprising:

delivering the document from the machine to the user.

13. (original) The method according to claim 2 and further comprising storing the document in the machine.

14. (original) The method according to claim 1 wherein in step (a) the document comprises a negotiable instrument delivered by the user to the machine.

15. (original) The method according to claim 14 wherein in step (b) the user provides at least one input to the machine indicating that the data corresponding to the at least one image shall constitute endorsement of the negotiable instrument.

16. (original) The method according to claim 15 and further comprising applying indicia corresponding to the at least one image to the document responsive to the at least one input received in step (b).

17. (currently amended) A method comprising:

- (a) providing in an automated banking machine, a document ~~for~~ to which a person's signature ~~has~~ provides legal effect;
- (b) receiving at least one agreement input from a user of the machine indicating agreement ~~from~~ of the user that ~~the user's~~ an electronic signature of the user for purposes of providing legal effect to the document shall include data corresponding to at least one user input to the machine;
- (c) acquiring the data corresponding to at least one user input ~~image of at least a~~ portion of the user through operation of the machine.

18. (currently amended) The method according to claim 17

wherein (c) includes acquiring data corresponding to at least one image of at least a portion of the user through operation of the machine;

wherein in step (b) the at least one agreement input received indicates agreement that the ~~user's~~ electronic signature shall include data corresponding to the at least one image acquired by the machine in ~~step~~(c).

19. (currently amended) The method according to claim 18 wherein the document comprises a financial check, wherein ~~in step~~(a) includes receiving a check ~~is received~~ in the machine from the user.

20. (currently amended) The method according to claim 19 and further comprising

(d) applying indicia corresponding to the at least one image to the check.

21. (currently amended) The method according to claim 17 ~~and further comprising~~

wherein (c) includes acquiring data corresponding to at least one image of at least a portion of the user through operation of the machine;

and further comprising:

(d) storing in at least one data store in correlated relation, data corresponding to the at least one agreement input received in (b) and ~~the~~ data corresponding to the at least one image.

22. (currently amended) The method according to claim 17 ~~and further comprising:~~

wherein (c) includes acquiring data corresponding to at least one image of at least a portion of the user through operation of the machine;

and further comprising:

(d) ~~producing data corresponding to~~ obtaining at least one electronic image of at least ~~one~~ a portion of the document through operation of the automated banking machine.

23. (currently amended) The method according to claim 22 and further comprising:

(e) storing in correlated relation in at least one data store, ~~the~~ data corresponding to the at least one electronic image of at least a portion of the document and ~~the~~ data corresponding to the at least one image of at least a portion of the user.

24. (currently amended) The method according to claim 18 ~~17~~ wherein in ~~step~~ (c) the at least one image is acquired through operation of a camera.

25. (currently amended) The method according to claim 18 ~~17~~ wherein in ~~step~~ (c) the at least one image is acquired through operation of a biometric reading device.

26. (currently amended) An automated banking machine comprising:

a document processing device in the machine operative to process a document for which a signature has legal effect, ;

at least one output device,

at least one controller including software,

wherein the controller is operative to cause the at least one output device to ask a user of the machine if the user agrees that image data corresponding to at least one imaged portion of the user shall constitute an electronic signature of the user for purposes of signing the document,

at least one input device, ~~on the machine~~

wherein the at least one input device is operative to receive from a ~~the~~ user of the machine at least one user input indicating agreement by the user that the image data shall constitute an electronic signature of the user ~~the user's electronic~~

signature for purposes of signing the document, ~~shall include at least one input to the machine;~~

at least one image acquisition device ~~in operation connection with the machine~~, wherein the at least one image acquisition device ~~operates~~ is operative to acquire the image data, ~~corresponding to at least one image of at least a portion of a user of the machine~~

wherein the at least one controller is in operative connection with the document processing device, the at least one output device, the at least one input device, and the at least one image acquisition device.

wherein the at least one controller is operative to cause the image data to be correlated with the document as the electronic signature of the user for the document.

27. (currently amended) The machine according to claim 26 and further ~~comprising:~~ comprising a data store, wherein the at least one controller is in operative connection with a the data store, wherein the controller is operative to cause data corresponding to the at least one user input to be stored in the data store in correlated relation with the image data ~~corresponding to the at least one~~ image.

28. (currently amended) The machine according to claim 26 and further ~~comprising:~~ comprising a marking device, wherein the marking device is operative to apply to the document indicia corresponding to the ~~at least~~ image data.

29. (currently amended) The machine according to claim 26 wherein the document processing device comprises an imager operative to produce data corresponding to a visual representation of at least a portion of the document, and wherein the ~~machine comprises~~ at least one controller is in operative connection with a data store, and wherein the controller is operative to cause the data corresponding to the visual representation of at least a portion of the document to be stored in correlated relation with data corresponding to the at least one user input.

30. (currently amended) The machine according to claim 29 wherein the controller is further operative to cause the image data ~~corresponding to the at least one image~~ to be stored in correlated relation with at least one of the data corresponding to the at least one user input and the data corresponding to the visual representation of at least a portion of the document.

31. (original) The machine according to claim 28 wherein the indicia comprises a visual representation of at least a portion of a user.

32. (original) The machine according to claim 31 wherein the visual representation comprises a visual representation of a user's face.

33. (currently amended) The method according to claim 26 28 wherein the at least one image acquisition device comprises a biometric reading device.

34. (original) The machine according to claim 28 wherein the indicia comprises machine readable indicia.

35. (new) The method according to claim 1 wherein the machine includes a cash dispenser operative to dispense cash from the machine, and further comprising:

- (d) prior to step (b), operating the machine to produce at least one output asking the user if the user agrees that an electronic signature of the user shall include data corresponding to at least one image of at least a portion of the user.

36. (new) A method comprising:

- (a) operating an automated banking machine to receive from a user of the machine a financial check needing signature from the user in order to be processed, wherein the machine includes a cash dispenser operative to dispense cash from the machine;
- (b) operating the machine to receive agreement from the user that at least one image of the user constitutes a legally binding electronic signature of the user for purposes of processing the check;

- (c) operating the machine to capture at least one user image of at least a portion of the user; and
- (d) subsequent to (c), operating the machine to correlate the check with the at least one user image as the electronic signature of the user for purposes of processing the check.

37. (new) A method comprising:

- (a) operating an automated banking machine to obtain user identity data from a user of the machine, wherein the machine includes a cash dispenser operative to dispense cash from the machine;
- (b) operating the machine to produce at least one output requesting the user to authorize having user identity data serve as an electronic signature of the user;
- (c) operating the machine to receive from the user via at least one user input to the machine authorization to have user identity data serve as an electronic signature of the user;
- (d) subsequent to (c), operating the machine to link the user identity data obtained in (a) to a document to which a signature of the user has legal significance, wherein

the user identity data is linked so as to serve as the electronic signature of the user for the document.

38. (new) The method according to claim 37 wherein the document comprises a financial check, and further comprising:

(e) operating the machine to accept a check from the user;

wherein (d) includes correlating the user identity data with the check.

39. (new) The method according to claim 38, and further comprising:

operating the machine to produce check image data corresponding to a visual image of the check.